

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph M Ragona, III  
Kathleen Ragona  
Debtors

Case No. 18-03141-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Aug 03, 2023

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2023:**

**Recip ID                  Recipient Name and Address**  
db/jdb                  + Joseph M Ragona, III, Kathleen Ragona, 382 Old River Rd, Thorhurst, PA 18424-7623

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Carol Baltimore	on behalf of Debtor 2 Kathleen Ragona bandicot6@aol.com
Carol Baltimore	on behalf of Debtor 1 Joseph M Ragona III bandicot6@aol.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	

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TWeef@pamd13trustee.com

James Warmbrodt  
on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com

Michael Patrick Farrington  
on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com

United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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IN RE: Kathleen Ragona aka Kathleen Malec  
Joseph M. Ragona III  
Debtor(s)

CHAPTER 13

PennyMac Loan Services, LLC  
Movant  
vs.

CASE NO. 18-03141-MJC

Kathleen Ragona aka Kathleen Malec  
Joseph M. Ragona III  
Debtor(s)

Jack N. Zaharopoulos  
Trustee

**ORDER**

Upon consideration of Movant's Motion for Approval of Loan Modification Agreement,  
Dkt. # 60, and after a hearing held on August 3, 2023, it is

**ORDERED THAT:** The Motion for Approval of the Loan Modification Agreement  
executed on April 25, 2023 is hereby approved; and it is further

**ORDERED THAT:** The recording of said Agreement does not violate the  
automatic stay under 11 U.S.C. § 362 nor the provisions of 11 U.S.C. § 549.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: August 3, 2023